COMBINED DECLARATION FOR FATENT APPLICATION AND

WER OF ATTORNEY

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM FOR FACILITATING SECURE TRANSACTIONS

WIE I H	OD AND SISIEM FOR FACIL	ITATING SECURE TRANSAC	HONS	
the specification of which:				
is attached hereto; or				
was filed as United States application	on Serial No. <u>10/032,535</u> on <u>Janua</u>	ary 2, 2002 and was amended on	(if applicable); or	
was filed as PCT international appli on(if applicable		and was amende	d under PCT Article 19	
I hereby state that I have reviewed a any amendment referred to above.	and understand the contents of the	above-identified specification, incl	uding the claims, as amended by	
I acknowledge the duty to disclose a presented in this application in account			al to the patentability of claims	
I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate or §365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:				
	PRIOR FOREIGN A	APPLICATION(S):		
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED	
			[] Yes [] No	
			[] Yes [] No	
			[] Yes [] No	
			[]Yes []No	

Combined Declaration For Patent Application and Power of Attorney - (Continued)
(includes Reference to PCT International Applications)	

I hereby claim the benefits under Title 35, United States Code §119(e) of any United States provisional application(s) listed below.

U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999
60/133,655	May 11, 1999

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or §365(c) of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		Х	
09/569,135	May 11, 2000		X	

POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

Customer Number: 009629

Direct Telephone Calls To: (name and telephone number)

Combined Declaration For Patent Application and Power of Attorney - (Continued) (includes Reference to PCT International Applications)

ATTORNEY DOCKET NO.: 054253-5001

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	2 Driftwood fointRd. Westfort, Constitut 06880	06880
FIRST OR SOLE INVENT		DATE 2/25/02
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S S	SIGNATURE	DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIG	GNATURE	DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	

Combined Declaration For Policy (includes Reference to PCT I	atent Application and Power of Attorney - (Continued) International Applications)	ATTORNEY DOC	KET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce		
RESIDENCE & CITIZENSHIP	Port Washington, New York		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050		
FIFTH INVENTOR'S SIGNATURE			DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath		
RESIDENCE & CITIZENSHIP	Chatham, New Jersey		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928		
SIXTH INVENTOR'S SIGNATURE DATE			DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers		
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	·	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960		
SEVENTH INVENTOR'S SIGNATURE DATE			

[] Yes

[X] No

Listing of Inventors Continued on attached page(s)

COMBINED DECLARATION FOR BATELLY APPLICATION AND TOWER OF ATTORNEY

U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

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	ter which is claimed and for which a		
METHO	OD AND SYSTEM FOR FACILIT	TATING SECURE TRANSAC	CTIONS
the specification of which:			
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was filed as PCT international application (if applicable)	ication Numberonon	and was amend	ed under PCT Article 19
I hereby state that I have reviewed a any amendment referred to above.	and understand the contents of the ab	pove-identified specification, inc	cluding the claims, as amended by
	to the U.S. Patent and Trademark Of ordance with Title 37, Code of Feder		ial to the patentability of claims
or inventor's certificate or §365(a) of America listed below and have also application(s) designating at least of	efits under Title 35, United States Co of any PCT international application of identified below any foreign applica- ne country other than the United Sta- ation(s) of which priority is claimed:	(s) designating at least one coun ation(s) for patent or inventor's tes of America filed by me on the	try other than the United States of certificate or any PCT international
	PRIOR FOREIGN A	PPLICATION(S):	
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			[] Yes [] No
			[] Yes [] No
			[]Yes []No
			[] Yes [] No

Combined Declaration For Patent Application and Power of Attorney - (Continued) (includes Reference to PCT International Applications)

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U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999
60/133,655	May 11, 1999

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PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		X	
09/569,135	May 11, 2000		X	

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FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	12 Bluewater Hill, Westport, Connecticut 06880	<u> </u>
FIRST OR SOLE INVENTO	PR'S SIGNATURE	DATE
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S SI	GNATURE	DATE 3/8/02
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIGN	NATURE	DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	•
FOURTH INVENTOR'S SI	GNATURE	DATE
		137

Page 3 of 4

[X] Yes

[]No

Listing of Inventors Continued on attached page(s)

Combined Declaration For Polynomial Combined Declaration For Polynomial Company Compan	atent Application and Power of Attorney - (Continued) International Applications)	ATTORNEY DOCKET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce	
RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGN	IATURE	DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGN	NATURE	DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	-
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S SIGNATURE DATE		

Listing of Inventors Continued on attached page(s) [] Yes [X] No

COMBINED DECLARATION FOR PATERIES PRLICATION AND OWER OF ATTORNEY

JUL 2 4 2002 W

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

As a below named inventor, I hereby declare that:

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I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND SYSTEM FOR FACILITATING SECURE TRANSACTIONS				
the specification of which:				
is attached hereto; or				
was filed as United States application	on Serial No. <u>10/032,535</u> on <u>Janua</u>	ary 2, 2002 and was amended on _	(if applicable); or	
was filed as PCT international applicable on(if applicable)		and was amended	d under PCT Article 19	
I hereby state that I have reviewed a any amendment referred to above.	and understand the contents of the	above-identified specification, inclu	uding the claims, as amended by	
I acknowledge the duty to disclose to presented in this application in account			l to the patentability of claims	
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	PRIOR FOREIGN A	APPLICATION(S):		
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED	
			[] Yes [] No	
			[] Yes	
			[] Yes [] No	
			[] Yes [] No	

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U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999
60/133,655	May 11, 1999

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PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS	··•	STATUS (Check One)		STATUS (Check One)		T
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED		
09/570,562	May 12, 2000		X			
09/569,135	May 11, 2000		X			

POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

Customer Number: 009629

Direct Telephone Calls To: (name and telephone number)

Combined Declaration For Patent Application and Power of Attorney - (C ntinued) (includes Reference to PCT International Applications) **ATTORNEY DOCKET NO.: 054253-5001** I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon. FULL NAME OF SOLE John C. Shaw OR FIRST INVENTOR RESIDENCE & CITIZENSHIP **COUNTRY OF** Westport, Connecticut CITIZENSHIP United States POST OFFICE ADDRESS 12 Bluewater Hill, Westport, Connecticut 06880 FIRST OR SOLE INVENTOR'S SIGNATURE DATE FULL NAME OF Richard A. Holway SECOND INVENTOR **RESIDENCE &** CITIZENSHIP COUNTRY OF Winchester, Massachusetts CITIZENSHIP United States POST OFFICE ADDRESS 89 Bacon Street, Winchester, Massachusetts 01890 SECOND INVENTOR'S SIGNATURE DATE FULL NAME OF THIRD INVENTOR RESIDENCE & CITIZENSHIP **COUNTRY OF** Wyckoff, New Jersey CITIZENSHIP United States POST OFFICE ADDRESS 64 Barrett Lane, Wyckoff, New Jersey 07481 THIRD INVENTOR'S SIGNATURE DATE **FULL NAME OF** James D. Nikolai FOURTH INVENTOR RESIDENCE & Great Neck, New York CITIZENSHIP **COUNTRY OF** CITIZENSHIP United States POST OFFICE ADDRESS 42 Farm Lane, Great Neck, New York 11020 FOURTH INVENTOR'S SIGNATURE DATE Listing of Inventors Continued n attached page(s) [X] Yes []No

Combined Declaration For Pa (includes Reference to PCT Is	atent Application and Power of Attorney - (Continued) (International Applications)	ATTORNEY DOCI	KET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce		
RESIDENCE & CITIZENSHIP	Port Washington, New York		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050		
FIFTH INVENTOR'S SIGNATURE DATE		DATE	
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath		
RESIDENCE & CITIZENSHIP	Chatham, New Jersey		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928		
SIXTH INVENTOR'S SIGNATURE DATE		DATE	
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers		
RESIDENCE & CITIZENSHIP	Morristown, New Jersey		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960		
SEVENTH INVENTOR'S S	SIGNATURE		DATE

COMBINED DECLARATION FOR ATTORNEY

JUL 2 4 2002

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

, , , , , , , , , , , , , , , , , , , ,		,	
	sole inventor (if only one name is li ter which is claimed and for which a		
METH	OD AND SYSTEM FOR FACILIT	TATING SECURE TRANSAC	CTIONS
the specification of which:			
is attached hereto; or			
was filed as United States application	on Serial No. <u>10/032,535</u> on <u>Januar</u>	y 2, 2002 and was amended on	(if applicable); or
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	to the U.S. Patent and Trademark Of ordance with Title 37, Code of Feder		ial to the patentability of claims
or inventor's certificate or §365(a) a America listed below and have also application(s) designating at least o	efits under Title 35, United States Co of any PCT international application of identified below any foreign applica- one country other than the United Sta ation(s) of which priority is claimed:	(s) designating at least one cour ation(s) for patent or inventor's tes of America filed by me on the	ntry other than the United States of certificate or any PCT international
	PRIOR FOREIGN A	PPLICATION(S):	
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			[] Yes [] No
			[] Yes
			[] Yes
			[] Yes [] No

Combined Declaration For Patent Application and Power of Attorney - (Continued)
(includes Reference to PCT International Applications)

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U.S. PROVISIONAL APPLICATIONS

U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999
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PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (CI	neck One)	
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		X	
09/569,135	May 11, 2000		X	

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Customer Number: 009629

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Combined Declaration For Patent Application and Power of Attorney - (Continued
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FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	12 Bluewater Hill, Westport, Connecticut 06880	
FIRST OR SOLE INVENTO	DR'S SIGNATURE	DATE
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S S	IGNATURE	DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	······································
THIRD INVENTOR'S SIG	NATURE	DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	•
FOURTH INVENTOR'S S	IGNATURE COMPANY	DATE 2/11/12

Listing of Inventors Continued on attached page(s)

[]No

Combined Declaration For Pa (includes Reference to PCT I	atent Application and Power of Attorney - (Continued) International Applications)	ATTORNEY DOCK	KET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce		
RESIDENCE & CITIZENSHIP	Port Washington, New York		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050		
FIFTH INVENTOR'S SIGN	IATURE		DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath		
RESIDENCE & CITIZENSHIP	Chatham, New Jersey		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928		
SIXTH INVENTOR'S SIGNATURE DATE		DATE	
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers		
RESIDENCE & CITIZENSHIP	Morristown, New Jersey		COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960		
SEVENTH INVENTOR'S S	SIGNATURE		DATE

Listing of Inventors Continued on attached page(s) [] Yes [X] No

COMBINED DECLARATION FOR PAPERT APPLICATION AS POWER OF ATTORNEY

JUL 2 4 2002

U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office

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are listed below) of the subject matt	er which is claimed and for which a	patent is sought on the inventio	in citation.
МЕТНО	OD AND SYSTEM FOR FACILI	TATING SECURE TRANSAC	CTIONS
the specification of which:			
is attached hereto; or		,	
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	PRIOR FOREIGN A	PPI ICATION(S):	
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
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PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		x	
09/569,135	May 11, 2000		Х	
,				

POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

Customer Number: 009629

Direct Telephone Calls To: (name and telephone number)

(Combined Declaration For Patent Applic	non and Power of Attorney - (Continued)
((includes Reference to PCT International	Applications)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	12 Bluewater Hill, Westport, Connecticut 06880	· · · · · ·
FIRST OR SOLE INVENTO	DR'S SIGNATURE	DATE
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	
SECOND INVENTOR'S SI	GNATURE	DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIG	NATURE	DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
FOURTH INVENTOR'S SI	IGNATURE	DATE
	Listing of Inventors Continued on attached page(s) [X] Yes [] No	

Combined Declaration For Pa (includes Reference to PCT I	atent Application and Power of Attorney - (Continued) International Applications)	ATTORNEY DOCKET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce	
RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGNATURE Thomas P. Jape		DATE 03/102
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S S	IGNATURE	DATE

[] Yes

[X] No

Listing of Inventors Continued on attached page(s)

COMBINED DECLARATION FOR PAPENT APPLICATION A



U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and are listed below) of the subject matt			
метно	DD AND SYSTEM FOR FACILI	TATING SECURE TRANSAC	CTIONS
the specification of which:			
is attached hereto; or			
was filed as United States application	on Serial No. <u>10/032,535</u> on <u>Janua</u>	ry 2, 2002 and was amended on	(if applicable); or
was filed as PCT international appli on(if applicabl		and was amend	led under PCT Article 19
I hereby state that I have reviewed a any amendment referred to above.	and understand the contents of the a	bove-identified specification, inc	cluding the claims, as amended by
I acknowledge the duty to disclose t presented in this application in acco			rial to the patentability of claims
I hereby claim foreign priority bene or inventor's certificate or §365(a) of America listed below and have also application(s) designating at least or filing date before that of the applica	of any PCT international application identified below any foreign application country other than the United States.	n(s) designating at least one cour cation(s) for patent or inventor's ates of America filed by me on the	ntry other than the United States of certificate or any PCT international
	PRIOR FOREIGN A	PPLICATION(S):	
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED
			[]Yes []No
			[] Yes [] No
			[] Yes [] No
			[] Yes [] No

Combined Declaration For Patent Application and Power of Attorney - (C	Continued)
(includes Reference to PCT International Applications)	

I hereby claim the benefits under Title 35, United States Code §119(e) of any United States provisional application(s) listed below.

U.S. PROVISIONAL APPLICATIONS

Say 14, 1999
Iay 11, 1999
N

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or §365(c) of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (Check One)		
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		X	
09/569,135	May 11, 2000		X	

POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

Customer Number: 009629

Direct Telephone Calls To: (name and telephone number)

Combined Declaration For Patent Application and Power of Attorney - (Continued) (includes Reference to PCT International Applications)



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	r	
FULL NAME OF SOLE OR FIRST INVENTOR	John C. Shaw	
RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	12 Bluewater Hill, Westport, Connecticut 06880	<u> </u>
FIRST OR SOLE INVENTO	DR'S SIGNATURE	DATE
FULL NAME OF SECOND INVENTOR	Richard A. Holway	
RESIDENCE & CITIZENSHIP	Winchester, Massachusetts	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	89 Bacon Street, Winchester, Massachusetts 01890	· · · · · · · · · · · · · · · · · · ·
SECOND INVENTOR'S SI	GNATURE	DATE
FULL NAME OF THIRD INVENTOR	Mike N. Alex	
RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	64 Barrett Lane, Wyckoff, New Jersey 07481	
THIRD INVENTOR'S SIG	NATURE	DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
FOURTH INVENTOR'S SI	GNATURE	DATE
	Listing of Inventors Continued on attached page(s) [X] Yes	[] No

Combined Declaration For Pa	atent Application and Power of Attorney - (Continued)	
(includes Reference to PCT International Applications)		ATTORNEY DOCKET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce	
RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGN	ATURE	DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE (KILL) Albertal		DATE 2/7/02
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S SIGNATURE		DATE

Listing of Inventors Continued on attached page(s) [] Yes

[X] No

COMBINED DECLARATION FOR CATENT APPLICATION AND POWER OF ATTORNEY

JUL 2 4 2002 3

U.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

ATTORNEY DOCKET NO.: 054253-5001

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

, ,	•	•		
I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:				
METH	OD AND SYSTEM FOR FACIL	ITATING SECURE TRANSACT	TIONS	
the specification of which:				
is attached hereto; or				
was filed as United States application	on Serial No. <u>10/032,535</u> on <u>Janua</u>	ary 2, 2002 and was amended on	(if applicable); or	
was filed as PCT international appli on(if applicable		and was amended	l under PCT Article 19	
I hereby state that I have reviewed a any amendment referred to above.	and understand the contents of the	above-identified specification, inclu	ding the claims, as amended by	
I acknowledge the duty to disclose to the U.S. Patent and Trademark Office information which is material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, §1.56.				
I hereby claim foreign priority bene or inventor's certificate or §365(a) of America listed below and have also application(s) designating at least of filing date before that of the applica	of any PCT international application identified below any foreign applition country other than the United States.	on(s) designating at least one countrication(s) for patent or inventor's cetates of America filed by me on the	y other than the United States of rtificate or any PCT international	
	PRIOR FOREIGN A	APPLICATION(S):		
COUNTRY (if PCT, indicate PCT)	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED	
			[]Yes []No	
			[] Yes	
			[] Yes [] No	
			[] Yes [] No	

60/133,655

ATTORNEY DOCKET NO.: 054253-5001

I hereby claim the benefits under Title 35, United States Code §119(e) of any United States provisional application(s) listed below.

U.S. PROVISIONAL	APPLICATIONS
U.S. PROVISIONAL APPLICATION NO.	U.S. FILING DATE
60/134,207	May 14, 1999

May 11, 1999

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or §365(c) of any PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to the patentability of claims presented in this application in accordance with Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT:

U.S. APPLICATIONS		STATUS (Check One)		•
U.S. APPLICATION NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/570,562	May 12, 2000		x	
09/569,135	May 11, 2000		X	

POWER OF ATTORNEY: As a named inventor, I hereby appoint the registered practitioners of Morgan, Lewis & Bockius LLP included in the Customer Number provided below to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and direct that all correspondence be addressed to that Customer Number.

Customer Number: 009629

Direct Telephone Calls To: (name and telephone number)

Combined Declaration For Patent Application and Power of Atte	orney - (Continued)
(includes Reference to PCT International Applications)	

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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RESIDENCE & CITIZENSHIP	Westport, Connecticut	COUNTRY OF CITIZENSHIP United States
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RESIDENCE & CITIZENSHIP	Wyckoff, New Jersey	COUNTRY OF CITIZENSHIP United States
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THIRD INVENTOR'S SIGNATURE		DATE
FULL NAME OF FOURTH INVENTOR	James D. Nikolai	
RESIDENCE & CITIZENSHIP	Great Neck, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	42 Farm Lane, Great Neck, New York 11020	
FOURTH INVENTOR'S SIGNATURE		DATE
	Listing of Inventors Continued on attached page(s) [X] Yes [] No	

Listing of Inventors Continued on attached page(s)

[X] Yes

[] No

Combined Declaration For P (includes Reference to PCT)	atent Application and Power of Attorney - (Continued) International Applications)	ATTORNEY DOCKET NO.: 054253-5001
FULL NAME OF FIFTH INVENTOR	Thomas P. Joyce	
RESIDENCE & CITIZENSHIP	Port Washington, New York	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	11 Muriel Road, Port Washington, New York 11050	
FIFTH INVENTOR'S SIGN	NATURE	DATE
FULL NAME OF SIXTH INVENTOR	Saul D. Hilsenrath	
RESIDENCE & CITIZENSHIP	Chatham, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	37 Weston Avenue, Chatham, New Jersey 07928	
SIXTH INVENTOR'S SIGNATURE		DATE
FULL NAME OF SEVENTH INVENTOR	Daniel E. Speers	
RESIDENCE & CITIZENSHIP	Morristown, New Jersey	COUNTRY OF CITIZENSHIP United States
POST OFFICE ADDRESS	15 Maxine Drive, Morristown, New Jersey 07960	
SEVENTH INVENTOR'S	SIGNATURE J.	DATE 7/24/02

Listing of Inventors Continued on attached page(s)

[] Yes

[X] No